

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	:	
Craig Shapiro, <i>et al.</i>	:	
	:	
Appln. No. 10/748,710	:	Art Unit: 3688
	:	
Filed: December 30, 2003	:	Examiner: Alvarez, R.
	:	
For: PAYMENT SYSTEMS AND METHODS	:	Docket No: 45/1267US
FOR EARNING INCENTIVES USING	:	
AT LEAST TWO FINANCIAL	:	
INSTRUMENTS	:	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE**

To the Commissioner:

In response to the Office Action dated June 29, 2009, Applicants submit the following amendments and remarks in this request for reconsideration.

**Amendments to the Claims** start on page 2 of this paper.

**Remarks** start on page 8 of this paper.